

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Theresa Peoples
 Debtor

Case No. 17-16247-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: 318

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Apr 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2019.

db +Theresa Peoples, 240 Maypole Road, Upper Darby, PA 19082-4106
 13983048 +Aqua Pennsylvania, Inc., 762 W. Lancaster Avenue, Bryn Maw, PA 19010-3489
 14019355 +Cascade Funding Mortgage Trust 2017-1, c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 13983049 +Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e,
 Syosset, NY 11791-4401
 13983051 +GYN Specialists of Philadelphia, PO Box 63862, Philadelphia, PA 19147-7862
 13983052 +Jessica Manis, Esquire, Stern and Eisenberg, 1581 Main Street Suite 200,
 Warrington, PA 18976-3403
 13983053 +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 13983054 +Pennsylvania Dept. of Revenue, PO Box 280431, Harrisburg, PA 17128-0431
 13983055 +Specialized Loan Servicing, 8742 Lucent Blvd. Suite 300, Highland Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Apr 30 2019 06:53:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Apr 30 2019 02:54:37 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 30 2019 02:54:20
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 30 2019 02:54:26 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13983050 +EDI: IRS.COM Apr 30 2019 06:53:00 Federal Income Taxes, P.O. Box 37008,
 Hartford, CT 06176-7008
 14161126 +E-mail/Text: bknotices@snsc.com Apr 30 2019 02:54:44 US Bank Trust National Association,
 c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
 13983056 +EDI: VERIZONCOMB.COM Apr 30 2019 06:53:00 Verizon,
 Verizon Wireless Bankruptcy Administrati, 500 Technology Dr Ste 500,
 Weldon Springs, MO 63304-2225

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2019 at the address(es) listed below:

CLAIR M. STEWART on behalf of Debtor Theresa Peoples clairstewart@cstewartlaw.com,
 clairstewartecfmail@gmail.com
 JILLIAN NOLAN SNIDER on behalf of Creditor U.S. Bank Trust National Association, as Trustee
 of the Tiki Series III Trust jsnider@tuckerlaw.com, agilbert@tuckerlaw.com
 JILLIAN NOLAN SNIDER on behalf of Creditor U.S. Bank Trust National Association, as Trustee
 of the Bungalow Series III Trust jsnider@tuckerlaw.com, agilbert@tuckerlaw.com
 KEVIN G. MCDONALD on behalf of Creditor Wilmington Savings Fund Society, FSB, not in its
 individual capacity but solely in its capacity as Owner Trustee for WV 2017-1 Grantor Trust
 bkgroup@kmllawgroup.com
 MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, not in its
 individual capacity but solely in its capacity as Owner Trustee for WV 2017-1 Grantor Trust
 bkgroup@kmllawgroup.com
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
 United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: John
Form ID: 318

Page 2 of 2
Total Noticed: 16

Date Rcvd: Apr 29, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com,
philaecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1	Theresa Peoples		Social Security number or ITIN	xxx-xx-4099
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)			EIN	-----
	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	EIN -----			
United States Bankruptcy Court Eastern District of Pennsylvania				
Case number: 17-16247-mdc				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Theresa Peoples

4/29/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.